

PTO/SB/08B (08/03) (modified)  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/777,634</b>
		<b>Filing Date</b>	<b>February 13, 2004</b>
		<b>First Named Inventor</b>	<b>PERRY et al.</b>
		<b>Art Unit</b>	<b>3626</b>
		<b>Examiner Name</b>	<b>Christopher L. GILLIGAN</b>
<b>Sheet</b>	<b>1 of 1</b>	<b>Attorney Docket Number</b>	<b>52493.000368</b>

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 6542905	04-01-2003	Fogel, et al.	
		US- 6714925	03-30-2004	Barnhill, et al.	
		US- 2001/0032099	10-18-2001	Joao	
		US- 2003/0172043	09-11-2003	Guyon, et al.	
		US- 2005/0216426	09-29-2005	Weston, et al.	
EXAMINER SIGNATURE /Poonsin Phongsvirajati/				DATE CONSIDERED 06/04/2008	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		HABERMAN, et al., Generalised Linear Models in Actuarial Work, Presented to the Staple Inn Actuarial Society, February 2, 1998	<input type="checkbox"/>	<input type="checkbox"/>
		BORGLIN, et al., Stochastic Dominance and Conditional Expectation - An Theoretical Approach, The Geneva Papers on risk and Insurance Theory, 27:31-48, 2002	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE /Poonsin Phongsvirajati/			DATE CONSIDERED 06/04/2008	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.P./